

Exhibit D



Nationwide Credit, Inc.

PO Box 14581

Des Moines, IA 50306-3581

Monday-Thursday 8AM to 10PM ET, Friday 8AM to 7PM ET

1-866-428-0926



ACCREDITED
BUSINESS

Nationwide Credit, Inc. has a
Better Business Bureau Rating of A+

NCI ID: [REDACTED] 7621

Current Creditor: CHASE BANK USA, N.A.

Account Number: XXXXXXXXXXXX4761

Account Balance: \$1,230.98

Settlement Offer: \$135.40

Date: 02/10/2018

Dear ELIZABETH A WOOD

Nationwide Credit, Inc. sent you a letter, more than thirty (30) days ago, advising you that your past due account was placed with us for collection. The Account Balance as of the date of this letter is shown above.

You can settle this account according to the payment arrangement shown in the table below:

Payment No.	Payment Received by NCI	Payment Amount	Payment No.	Payment Received by NCI	Payment Amount
1	02/23/2018	\$45.13			
2	03/23/2018	\$45.13			
3	04/23/2018	\$45.14			



myaccount.ncirm.com



➤ 24-hour Access

➤ Make or
Reschedule a
Payment

➤ Arrange a
Settlement

➤ Change Your
Contact
Information

➤ And More...

This offer is contingent upon NCI receiving the payment pursuant to the payment schedule outlined in this letter.



Secure Online Portal: myaccount.ncirm.com is available
24 hours a day to schedule payments, negotiate alternatives,
manage your account and more!

Login using your NCI ID: [REDACTED] 7621 and
Password: Last four digits of your SSN



Pay by Mail: Send a check or money order to
Nationwide Credit, Inc. PO Box 14581 Des Moines, IA
50306-3581
Reference your NCI ID on your check or money order



Pay by Phone: Toll free 1-866-428-0926

If we settle this debt with you for less than the full outstanding balance, Chase may offer you less favorable terms in the future for some Chase products or services, or may deny your application.

Sincerely,

Nationwide Credit, Inc.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.

C11

052012/092514

*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL

PO Box 10354

Des Moines, IA 50306-0354

20109



002/C11/059/02/10/2018/WI/1.0/20180115



70726-13A71***AUTO**MIXED AADC 350
Elizabeth A Wood
3201 S LAKE DR APT 105
Saint Francis WI 53235-3701

ACCOUNT NUMBER: XXXXXXXXXXXX4761

NCI ID: [REDACTED] 7621

ACCOUNT BALANCE: \$1,230.98

AMOUNT ENCLOSED:

24-hour account access: <https://www.myaccount.ncirm.com>

o Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.

PO Box 14581

Des Moines IA 50306-3581

01 [REDACTED] 7621 0

00040217

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER
COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/>
		WORK PHONE	<input type="text"/>